

**Information to identify the case:**

Debtor 1	<b>Terry Dwayne Himes</b>	Social Security number or ITIN	<b>xxx-xx-3550</b>
	First Name    Middle Name    Last Name	EIN	__-_____-
Debtor 2	<b>Cheryl Ann Himes</b>	Social Security number or ITIN	<b>xxx-xx-6390</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Western District of Texas</b>	Date case filed in chapter	<b>13                      11/19/13</b>
Case number:	<b>13-53159-rbk</b>	Date case converted to chapter	<b>7                      1/9/17</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Terry Dwayne Himes	Cheryl Ann Himes
2. All other names used in the last 8 years	aka Terry Himes	aka Cheryl Himes
3. Address	4141 E IH 10 #3403 San Antonio, TX 78219	4141 E IH 10 #3403 San Antonio, TX 78219
4. Debtor's attorney Name and address	Joris Robert Vanhemelrijck Vanhemelrijck Law Offices, PC 1100 NW Loop 410, Suite 215 San Antonio, TX 78213	Contact phone (210) 804-1529 Email: <a href="mailto:jrv@vanlaws.com">jrv@vanlaws.com</a>
5. Bankruptcy trustee Name and address	Jose C Rodriguez 342 W Woodlawn, Suite 103 San Antonio, TX 78212	Contact phone (210) 738-8881 Email: <a href="mailto:jrodlaw@sbcglobal.net">jrodlaw@sbcglobal.net</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . See Court website for electronic filing information: <a href="http://www.txwb.uscourts.gov">www.txwb.uscourts.gov</a> .	615 E. HOUSTON STREET, ROOM 597 SAN ANTONIO, TX 78205	Hours open Monday – Friday 8:00 AM – 4:00 PM  Contact phone (210) 472-6720  Date: 1/10/17
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 9, 2017 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>San Antonio Room 333, U.S. Post Office Bldg., 615 E. Houston St., San Antonio, TX 78205</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 4/10/17</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Western District of Texas

In re:  
Terry Dwayne Himes  
Cheryl Ann Himes  
Debtors

Case No. 13-53159-rbk  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0542-5

User: sanchezc  
Form ID: 309A

Page 1 of 3  
Total Noticed: 67

Date Rcvd: Jan 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2017.

db/db aty +Terry Dwayne Himes, Cheryl Ann Himes, 4141 E IH 10 #3403, San Antonio, TX 78219-4012  
+Donald P. Stecker, Linebarger Goggan Blair & Sampson, 711 Navarro, Suite 300,  
San Antonio, TX 78205-1749  
aty +Gary W. Wright, U.S. Attorney's Office, 601 NW Loop 410, Suite 600,  
San Antonio, TX 78216-5512  
aty +Richard Anthony Battaglia, P.O. Box 131276, Houston, TX 77219-1276  
cr +Bexar County, 711 Navarro, Suite 300, San Antonio, TX 78205-1749  
cr +Internal Revenue Service, c/o Gary W. Wright, Assistant United States Attorney,  
601 N.W. Loop 410, Suite 600, San Antonio, TX 78216-5512  
15999046 +Ad Astra Recovery, 8918 W 21st St. N Suite 200, Mailbox: 112, Wichita, KS 67205-1880  
16024280 +Ad Capital, 9100 White Bluff Rd Ste503, Savannah, GA 31406-4672  
16010099 +Allied Interstate, P.O. Box 361474, Columbus, OH 43236-1474  
15999047 +Attorney General, Child Support, P.O. Box 12017, Austin, TX 78711-2017  
16013408 +Bexar County, c/o Don Stecker, 711 Navarro, Suite 300, San Antonio, TX 78205-1749  
15999048 +Caf/Carmax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160-9511  
16015968 +CarMax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897  
15999051 +Consumer Portfolio Svc, Attn: Bankruptcy, 19500 Jamboree Rd, Irvine, CA 92612-2401  
15999054 +Dept Of Ed/sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203  
16010102 +EZMONEY Loan Services, 1901 Capital Parkway, Austin, TX 78746-7613  
15999055 +Equifax, PO Box 740241, Atlanta, GA 30374-0241  
15999056 +Experian, PO Box 9701, Allen, TX 75013-9701  
15999057 #+Financial Control Services, 6801 Sanger Ave Ste 195, Waco, TX 76710-7804  
16010103 +Generations FCU, P.O. Box 815909, Dallas, TX 75381-5909  
15999058 +HUD, 615 East Houston Street, Suite 347, San Antonio, TX 78205-2053  
16010104 +Light House Recovery Associates, 4380 S. Syracuse St., Ste. 200, Denver, CO 80237-2624  
16151991 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635,  
Wilkes-Barre, PA 18773-9635  
16024281 NorAnn Capital Holdings, Inc, 605 Main St#4007, Pflugerville, TX 78660  
16028658 Sallie Mae Inc. on behalf of ECMC, P.O. Box 16408, Saint. Paul, MN 55116-0408  
15999063 +South Texas Radiology Imaging, PO Box 29490, San Antonio, TX 78229-0490  
15999068 TitleMax, 631 S.W.W. White Rd, San Antonio, TX 78220  
15999069 +Trans Union, PO Box 2000, Chester, PA 19022-2000  
15999070 +United States Attorney, 601 N.W. Loop 410, Suite 600, San Antonio, TX 78216-5597  
15999072 +United States Attorney, IRS/HUD/VA/Department of Education, 601 N.W. Loop 410, Suite 600,  
San Antonio, TX 78216-5512  
15999071 +United States Attorney, SOCIAL SECURITY ADMINISTRATION, 601 N.W. Loop 410, Suite 600,  
San Antonio, TX 78216-5512  
15999073 +United States Attorney General, Department of Justice, 950 Pennsylvania Avenue, N.W.,  
Washington, DC 20530-0009  
15999074 +United States Attorney General, IRS/HUD/VA/Department of Education,  
950 Pennsylvania Avenue, N.W., Washington, DC 20530-0009  
15999075 +United States Attorney General, SOCIAL SECURITY ADMINISTRATION,  
950 Pennsylvania Avenue, N.W., Washington, DC 20530-0009  
15999076 +VA Regional Office, Office of District Counsel, 2515 Murworth Drive,  
Houston, TX 77054-1603  
15999077 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jrv@vanlaws.com Jan 11 2017 00:39:15 Joris Robert Vanhemelrijck,  
Vanhemelrijck Law Offices, PC, 1100 NW Loop 410, Suite 215, San Antonio, TX 78213  
tr +EDI: QJCRODRIGUEZ.COM Jan 11 2017 00:28:00 Jose C Rodriguez, 342 W Woodlawn, Suite 103,  
San Antonio, TX 78212-3314  
ust E-mail/Text: USTPRegion07.sn.bnc@usdoj.gov Jan 11 2017 00:39:36  
United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, PO Box 1539,  
San Antonio, TX 78295-1539  
cr Fax: 912-629-1539 Jan 11 2017 01:17:32 Titlemax of Texas Inc, Tracy Young,  
15 Bull Street, Savannah, GA 31401  
16065282 +E-mail/Text: mtamsett@adminrecovery.com Jan 11 2017 00:40:02 Admin Recovery,  
45 Earhart Drive #102, Williamsville, NY 14221-7809  
16054205 +E-mail/Text: bncmail@w-legal.com Jan 11 2017 00:39:53 CERASTES, LLC,  
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
15999049 +E-mail/Text: bankruptcynotification@mygenfcu.org Jan 11 2017 00:40:00  
City Employees Federal, Attn:Member Services Dept, Po Box 791870,  
San Antonio, TX 78279-1870  
15999050 +E-mail/Text: CONNBANKRUPTCY@CONNS.COM Jan 11 2017 00:40:12 Conns Credit Corp, Box 2358,  
Beaumont, TX 77704-2358  
15999052 +EDI: CMIGROUP.COM Jan 11 2017 00:28:00 Credit Management Lp, 4200 International Pkwy,  
Carrollton, TX 75007-1912  
15999053 +E-mail/Text: jwilson@datasearchinc.com Jan 11 2017 00:39:22 Datasearch, Po Box 461289,  
San Antonio, TX 78246-1289

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

16010101 +Fax: 512-314-3463 Jan 11 2017 00:57:32 Ez Pawn, 1901 Capital Parkway,  
Austin, TX 78746-7613

15999059 EDI: IRS.COM Jan 11 2017 00:28:00 Internal Revenue Service, Special Procedures-Insolvency,  
P.O. Box 7346, Philadelphia, PA 19101-7346

16035706 EDI: JEFFERSONCAP.COM Jan 11 2017 00:28:00 Portfolio America Asset Management Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

16010105 +E-mail/Text: apierce@nrsolutionsllc.com Jan 11 2017 00:40:00  
National Recovery Solutions, LLC, P.O. Box 322, Lockport, NY 14095-0322

16029507 EDI: Q3G.COM Jan 11 2017 00:28:00 Quantum3 Group LLC as agent for,  
Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

16014839 +E-mail/Text: bankruptcy@regionalmanagement.com Jan 11 2017 00:39:19  
REGIONAL MANAGEMENT CORPORATION, PO BOX 776, MAULDIN, SC 29662, ( 29662-0776

15999060 +E-mail/Text: BANKRUPTCY@RBFUCU.ORG Jan 11 2017 00:39:33 Randolph Brook Federal Credit Union,  
Po Box 2097, Universal City, TX 78148-2097

15999061 +E-mail/Text: bankruptcy@regionalmanagement.com Jan 11 2017 00:39:19 Regional Financial,  
Post Office Box 776, Mauldin, SC 29662-0776

15999062 +EDI: NAVIENTFKASMSERV.COM Jan 11 2017 00:28:00 Sallie Mae, Attn: Claims Department,  
Po Box 9500, Wilkes-Barre, PA 18773-9500

16028382 E-mail/Text: bkyelectnotices@tgslc.org Jan 11 2017 00:40:01  
Sallie Mae Inc. on behalf of TGSLLC, P.O. Box 83100, Round Rock, TX 78683-3100

15999064 +E-mail/Text: bankruptcy@speedyinc.com Jan 11 2017 00:39:30 Speedy/Rapid Cash,  
P.O. Box #780408, Wichita, KS 67278-0408

16010106 +EDI: NEXTEL.COM Jan 11 2017 00:28:00 Sprint Customer Service, Attn: Bankruptcy Dept.,  
P.O. Box 8077, London, KY 40742-8077

15999065 E-mail/Text: pacer@cpa.state.tx.us Jan 11 2017 00:40:03 Texas Comptroller, PO Box 13528,  
Austin, TX 78711-3528

16125547 Fax: 912-629-1539 Jan 11 2017 01:17:32 TitleMax of Texas, Inc. d/b/a TitleMax,  
15 Bull Street, Suite 200, Savannah, Georgia 31401

15999066 +E-mail/Text: ridpacer@twc.state.tx.us Jan 11 2017 00:40:07 Texas Workforce Commission,  
101 E 15th Room 370, Austin, TX 78701-1442

15999067 +E-mail/Text: DL-CSGBankruptcy@charter.com Jan 11 2017 00:40:03 Time Warner Cable,  
PO Box 460849, San Antonio, TX 78246-0849

16040206 +E-mail/Text: bankruptcy@wscadc.tzo.com Jan 11 2017 00:39:52  
WESTERN SHAMROCK D.B.A. WESTERN FINANCE, 801 S ABE ST, SAN ANGELO, TX 76903-6735

16016805 +EDI: WFFC.COM Jan 11 2017 00:28:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd,  
Fort Mill, SC 29715-7203

15999078 +E-mail/Text: bankruptcy@wscadc.tzo.com Jan 11 2017 00:39:52 Western Shamrock Corporation,  
Attention: Bankruptcy, 801 S Abe St., San Angelo, TX 76903-6735

15999079 +EDI: WABK.COM Jan 11 2017 00:28:00 World Acceptance Corporation,  
World Acceptance Corp/Attn Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

15999079 +E-mail/PDF: bk@worldacceptance.com Jan 11 2017 00:43:19 World Acceptance Corporation,  
World Acceptance Corp/Attn Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

16018516 +EDI: WABK.COM Jan 11 2017 00:28:00 World Finance Corporation,  
1002 South W.W. White Road, Suite 102, San Antonio, TX 78220-2556

16018516 +E-mail/PDF: bk@worldacceptance.com Jan 11 2017 00:43:27 World Finance Corporation,  
1002 South W.W. White Road, Suite 102, San Antonio, TX 78220-2556

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16013409\* +Bexar County, c/o Don Stecker, 711 Navarro, Suite 300, San Antonio, TX 78205-1749  
16010100 ##+Bank Of America, P.O. Box 53181, Phoenix, AZ 85072-3181

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2017 at the address(es) listed below:

Donald P. Stecker on behalf of Creditor Bexar County don.stecker@lgbs.com  
Gary W. Wright on behalf of Creditor Internal Revenue Service Gary.Wright@usdoj.gov,  
jean.smith-harnden@usdoj.gov  
Joris Robert Vanhemelrijck on behalf of Debtor Cheryl Ann Himes jrv@vanlaws.com,  
pear@vanlaws.com;vanlawsecf@gmail.com  
Joris Robert Vanhemelrijck on behalf of Debtor Terry Dwayne Himes jrv@vanlaws.com,  
pear@vanlaws.com;vanlawsecf@gmail.com  
Jose C Rodriguez jrodslaw@sbcglobal.net, lettyreyna@sbcglobal.net;jrodriguez@ecf.epiqsystems.com  
Mary K Viegelaahn documents@sachl3.com  
Mary K. Viegelaahn02 on behalf of Trustee Mary K Viegelaahn documents@sachl3.com  
Mary K. Viegelaahn10 on behalf of Trustee Mary K Viegelaahn documents@sachl3.com  
Richard Anthony Battaglia on behalf of Creditor Titlemax of Texas Inc rab@rabpc.com  
United States Trustee - SA12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 10